

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gerald M. VanNorman  
Carol H. VanNorman  
Debtors

Case No. 15-02082-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db/jdb +Gerald M. VanNorman, Carol H. VanNorman, 224 Mohican Road, Canadensis, PA 18325-9732  
cr +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
4657713 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. on behalf of USAF,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
4646820 +Apex Asset Mngmt, PO Box 7044, Lancaster, PA 17604-7044  
4646821 +Asset Recovery Solutions, PO Box 1022, Wixom, MI 48393-1022  
4646827 CNAC, 1100 N Courtland St, East Stroudsburg, PA 18301  
4646828 +Debt Recovery Solutions, PO Box 1259, Oaks, PA 19456-1259  
4646833 +Joe Pezzuto, 4411 S 40th Street, Phoenix, AZ 85040-2956  
4653465 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
4646838 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
4646840 +Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
4646842 +Teds Auto Sales, 1723 West Main Street, Stroudsburg, PA 18360-1072  
4646843 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424  
4960346 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
4960347 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank, National Association, as Tru,  
84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: PHINAMERI.COM Aug 21 2020 23:38:00 AmeriCredit Financial Services dba GM Financial,  
P.O. Box 99605, Arlington, TX 76096-9605  
cr +EDI: AISACG.COM Aug 21 2020 23:38:00 Capital One Auto Finance (CDOB) Department,  
c/o AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901  
cr EDI: AISACG.COM Aug 21 2020 23:38:00 Capital One Auto Finance c/o AIS Portfolio Service,  
P.O. BOX 4360, Houston, TX 77210-4360  
cr +EDI: DRIV.COM Aug 21 2020 23:38:00 Santander Consumer USA Inc., P.O. Box 961245,  
Fort Worth, TX 76161-0244  
4653840 +EDI: PHINAMERI.COM Aug 21 2020 23:38:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
P O Box 183853, Arlington, TX 76096-3853  
4646822 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Aug 21 2020 19:42:56  
Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
4646823 +E-mail/Text: notices@burt-law.com Aug 21 2020 19:42:55 Burton Neil, Esq., 1060 Andrew Dr,  
West Chester, PA 19380-5600  
4646824 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 21 2020 19:46:18 CACH, LLC,  
PO Box 10587, Greenville SC 29603-0587  
4646825 +EDI: CAPONEAUTO.COM Aug 21 2020 23:38:00 Capital One Auto Finance, 7933 Preston Road,  
Plano, TX 75024-2302  
4653921 +EDI: AIS.COM Aug 21 2020 23:38:00 Capital One Auto Finance c/o AIS,  
Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
4723713 EDI: ECMC.COM Aug 21 2020 23:38:00 ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408  
4867788 EDI: ECMC.COM Aug 21 2020 23:38:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4867789 EDI: ECMC.COM Aug 21 2020 23:38:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,  
PO Box 16408, St. Paul, MN 55116-0408  
4646830 +EDI: PHINAMERI.COM Aug 21 2020 23:38:00 GM Financial, PO Box 183834,  
Arlington, TX 76096-3834  
4664270 +EDI: CBS7AVE Aug 21 2020 23:38:00 Ginny's, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
4646829 +EDI: CBS7AVE Aug 21 2020 23:38:00 Ginnys, 1112 7th Ave, Monroe, WI 53566-1364  
4646831 +EDI: HFC.COM Aug 21 2020 23:38:00 HSBC, PO Box 9, Buffalo, NY 14240-0009  
4646832 EDI: JEFFERSONCAP.COM Aug 21 2020 23:38:00 Jefferson Capital System, 16 Mcleland Road,  
Saint Cloud, MN 56303  
4696125 EDI: JEFFERSONCAP.COM Aug 21 2020 23:38:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
4646826 EDI: JPMORGANCHASE Aug 21 2020 23:38:00 Chase, PO Box 24696, Columbus, OH 43224  
4646834 +EDI: MID8.COM Aug 21 2020 23:38:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2255  
4646835 +EDI: MID8.COM Aug 21 2020 23:38:00 Midland Funding, 8875 Aero Dr,  
San Diego, CA 92123-2255  
4646836 +E-mail/Text: Bankruptcies@nragroup.com Aug 21 2020 19:42:56 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4646837 +EDI: NAVIENTFKASMSERV.COM Aug 21 2020 23:38:00 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
4646839 EDI: PRA.COM Aug 21 2020 23:38:00 Portfolio Recovery, 120 Corporate Blvd,  
Norfolk, VA 23502  
4700238 EDI: PRA.COM Aug 21 2020 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4646841 +EDI: RMSC.COM Aug 21 2020 23:38:00 SYNCB, PO Box 965036, Orlando, FL 32896-5036  
5064597 E-mail/Text: GUARBKe-courtdocs@ascendumeducation.org Aug 21 2020 19:42:16  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

District/off: 0314-5

User: AutoDocke  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4646844 +EDI: BLUESTEM Aug 21 2020 23:38:00 Web Bank, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A.  
4711423 AmeriCredit Financial Services dba GM FinancialP.O.  
cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4654794\* CACH, LLC, PO Box 10587, Greenville SC 29603-0587  
4685668\* +Capital One Auto Finance c/o AIS, Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

TOTALS: 2, \* 5, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor U.S. Bank, National Association, as Trustee for the  
Bear Stearns Asset Backed Securities Trust 2003-HE1, Asset-Backed Certificates, Series 2003-HE1  
bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, Et Al...  
josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com  
Randall W. Turano on behalf of Debtor 2 Carol H. VanNorman rwtura@netscape.net  
Randall W. Turano on behalf of Debtor 1 Gerald M. VanNorman rwtura@netscape.net  
Thomas I Puleo on behalf of Creditor U.S. Bank National Association, Et Al...  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor SELECT PORTFOLIO SERVICING, INC. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor AmeriCredit Financial Services dba GM Financial  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Gerald M. VanNorman**  
First Name Middle Name Last Name  
Debtor 2 **Carol H. VanNorman**  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:15-bk-02082-RNO**

Social Security number or ITIN xxx-xx-2025  
EIN -----

Social Security number or ITIN xxx-xx-2372  
EIN -----

**Order of Discharge**

12/18

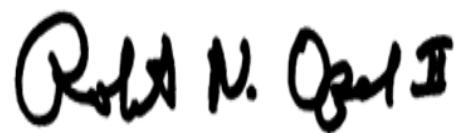
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald M. VanNorman

Carol H. VanNorman

By the  
court:

8/21/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**